

**STATE OF MICHIGAN
DEPARTMENT OF LICENSING AND REGULATORY AFFAIRS
OFFICE OF FINANCIAL AND INSURANCE REGULATION**

Before the Commissioner of the Office of Financial and Insurance Regulation

In the Matter of:

United Defend Company

Enforcement Case No. 11-11367

iWorld Financial Group

Chris Smith

Scott Roughen


Respondents

Issued and entered *aej*
On November 14, 2011
by Annette E. Flood
Chief Deputy Commissioner

FINAL ORDER TO CEASE AND DESIST

1. On September 21, 2011, the Chief Deputy Commissioner issued an Order to Cease and desist (hereafter "Order") pursuant to Section 251 of the Michigan Insurance Code, (hereafter "Code"), MCL 500.251, against Respondents United Defend Company, iWorld Financial Group, Chris Smith, and Scott Roughen.
2. The Order contained allegations that Respondents violated various sections of the Code.
3. On September 22, 2011, the Order was mailed to United Defend Company via certified mail to the business address listed on its website. On September 24, 2011 United Defend Company received the Order.
4. On September 22, 2011, the Order was mailed to Respondents iWorld Financial Group, Chris Smith and Scott Roughen at their last known addresses. All letters were returned "unclaimed."

5. The Order advised the Respondents of the opportunity to request a hearing on the Order, as provided in Section 251 of the Code, MCL 500.251, not later than 30 days after the Order was delivered or mailed to Respondents.
6. Respondents failed to timely request a hearing, therefore the Order is **FINAL**.

By: 
Annette E. Flood
Chief Deputy Commissioner
Office of Financial and Insurance Regulation